Substitute for form 1449/PTO		Complete if Known		
INFORMATION DISCLOSURE	Application Number	10/631,262		
	Filing Date	07/31/2003		
STATEMENT BY APPLICANT	First Named Inventor	Charles H. Downs, Jr.		
(Use at many therit as necessary)	Art Unit	2621		
	Examiner Name	Andrew W. Johns		
Sheet 1 of 2	Attorney Docket Number	32995.2		

			U. S. 1	PATENT DOCUMENTS	<u>Classification</u>	
Exeminer Initials	Cinc No.	Document Number Number-Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Rolevant Figures Appour	
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FOREIGN PATENT DOCUMENTS Pages, Columns, Lines, Where Relevant Passages Publication Name of Patentee or Foreign Patent Document Examiner Citc Applicant of Cited Document Initials Date Or Relevant Figures Appear Country Code Number Kind MM-DD-YYYY Code DATE CONSIDERED **EXAMINER**

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Page 2 of 2

Substitute for form 1449A/PTO				COMPLETE IF KNOWN				
				Application Number	10/631,262			
INFORMATION DISCLOSURE					Filing Date	07/31/2003		
STATEMENT BY APPLICANT			PLICANT	First Named Inventor	Charles H. Downs, Jr.			
					Group Art Unit	2621		
(use as many shorts as necessary)					Examiner Name	Andrew W. Johns		
Sheet	2		of	2	Attorney Docket Number	er 32995.2		
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AAT	2	Publication entitled "BofA Is Doubtful No-Check Plan," The American Banker, 2 pages (April 10, 1979).						
AN)	3	Hans P. Graf et al., Internet Web page article entitled "ANALYSIS OF COMPLEX AND NOISY CHECK IMAGES," www.research.atr.com, AT&T Bell Laboratorics, 9 pp. (1995).						
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Examiner Signature	AN	ANDREWW IOHNS	Date Considered	2/27/06
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